



# Important Reminders

**I**t is important that you contact us when your mailing address changes and that you periodically review your beneficiary designation.

## Mailing address

You should keep a current home address on file with us so that we can mail correspondence and other information to the correct location. If your address changes, please call us at (800) 877-7896 or change it online in the secure Member Account Access area of our Web site.

## Member Information and Beneficiary Designation

The Member Information and Beneficiary Designation (MIBD) form allows you to designate beneficiaries to whom death benefits will be distributed. You initially completed this form when you became a TRS member. For information about the types of beneficiaries you may designate and the benefits they may receive, see “Death Benefits” on page 37.

Periodically review your beneficiary designation and be sure to change it whenever necessary. Some events that may require a beneficiary update include:

- ★ marriage,
- ★ divorce,
- ★ births,
- ★ deaths, or
- ★ dependents reaching adulthood.

To update your beneficiary designation, you must complete a new MIBD form. These forms are available from your employer, through our Forms Order Line, and on our Web site.

You can verify your beneficiary designation by calling us at (800) 877-7896. If you are an active

member, your TRS Benefits Report contains your designated beneficiaries. Due to confidentiality rules, we can provide this information *only* to members.

## Taxability of TRS Benefits

No TRS disbursements are subject to Illinois individual income taxes.

## TRS Benefits Report

Each year we prepare a TRS Benefits Report for each active member. The statement covers the previous fiscal year, July 1 through June 30, and is mailed to the member in December. The Member Account Access section on our Web site will also allow you to view your TRS Benefits Report. The statement provides information about the member’s service credit, contributions, and beneficiaries. It also lists your earnings history and outlines pending and most types of terminated service credit.

When you receive your statement, review it carefully and contact us immediately if you suspect that any information has been omitted or incorrectly stated. Additionally, you may want to update your beneficiary designation by filing a new Member Information and Beneficiary Designation form.

## Correcting errors

If you have a change to your name, address, birth date, or beneficiaries, please call our Member Services Division at (800) 877-7896.

Since your employer provides us with the service credit and earnings information that appears on your statement, please discuss these errors with your employer first.

Employers must send us corrections for reporting errors that occurred in the last four years. If additional contributions are due, your employer must pay the amount due; however, your employer may require reimbursement from you. Similarly, if contributions have been overpaid, we will issue a refund to your employer who is responsible for providing refunded amounts to you.